

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1 to 38 (canceled).

Claim 39 (currently amended): A method of operating a gaming system including a memory device which stores a plurality of instructions, said method comprising:

causing a processor of a gaming device to execute the plurality of instructions to operate with an input device and a communication device to:

receiving, an input at a~~the~~ gaming device for, a loan request including a loan amount; and

sending an indication of the loan request to at least one casino employee;
and

causing the processor of the gaming device to execute the plurality of instructions to operate with a cash out device to enable~~a the~~ cash-out ~~mechanism device~~ of the gaming device based on an approval of the loan request by the at least one casino employee.

Claim 40 (previously presented): The method of claim 39, wherein sending an indication of the loan request comprises:

causing at least one of an audio and visual signal to be output to the at least one casino employee.

Claim 41 (currently amended): The method of claim 39, wherein sending an indication of the loan request comprises:

causing at least one of a beeper, a cellular telephone and another computing device to output the indication of the loan request to the at least one casino employee.

Claim 42 (currently amended): The method of claim 39, further comprising:
causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing an approval of the loan request.

Claim 43 (currently amended): The method of claim 42, wherein receiving an approval of the loan request comprises:
causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, from the at least one casino employee, an approval of the loan request.

Claim 44 (currently amended): The method of claim 43, wherein receiving an approval of the loan request comprises:
causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, via an input device of the gaming device, an authorization code from the at least one casino employee.

Claim 45 (currently amended): The method of claim 44, wherein receiving an authorization code comprises:
causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, via at least one of a keypad and a card reading device, an authorization code from the at least one casino employee.

Claim 46 (currently amended): The method of claim 45, wherein the card reading device is ~~operable~~configured to obtain information from at least one of a magnetic stripe card and a smart card.

Claim 47 (currently amended): The method of claim 42, wherein receiving an approval of the loan request comprises:

causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, from a computing device, an approval of the loan request based on a verification that a ~~the~~ player associated with the loan request is a current guest of a hotel associated with the gaming device.

Claim 48 (currently amended): The method of claim 47, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to transmiting, to the computing device, an identifier of the player associated with the loan request.

Claim 49 (currently amended): The method of claim 48, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, from the player, the identifier of the player.

Claim 50 (currently amended): The method of claim 48, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, from the computing device, a direction to prompt the player for a further identifier that verifies the player is currently a guest of a hotel associated with the gaming device.

Claim 51 (previously presented): The method of claim 50, wherein the further identifier comprises at least one of a personal identification number, a hotel room number, and a hotel room entry card identifier.

Claim 52 (currently amended): The method of claim 50, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to prompting the player for the further identifier.

Claim 53 (currently amended): The method of claim 52, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to:

receiving the further identifier; and

transmitting the further identifier to the computing device.

Claim 54 (currently amended): The method of claim 53, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to receiving, from the computing device, a confirmation that the player is currently a guest of a hotel associated with the gaming device, thereby receiving an approval of the loan request.

Claim 55 (currently amended): The method of claim 39, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to establishing, based on the requested amount and before the approval of the loan request is received, a balance of credits available for wagering at the gaming device.

Claim 56 (currently amended): A gaming device, comprising:

a processor;

an input device;

a communication device;

a cash-out device; and

a storage device in communication with the processor, the storage device storing a program for directing the processor to operate with the cash-out device, the communication device and the input device to:

~~perform the method of claim 39~~receive an input at the gaming device for loan request including a loan amount;

send an indication of the loan request to at least one casino employee,
and

enable the cash-out device of the gaming device based on an approval of the loan request by the at least one casino employee.

Claim 57 (currently amended): A non-transitory computer readable medium encoded with instructions for directing a processor of a gaming device to operate with a cash-out device, a communication device and an input device to:

~~perform the method of claim 39~~receive an input at the gaming device for a loan request including a loan amount;

send an indication of the loan request to at least one casino employee, and

enable the cash-out device of the gaming device based on an approval of the loan request by the at least one casino employee.

Claim 58 (currently amended): A method of operating a gaming system including a memory device which stores a plurality of instructions, said method comprising:

causing a processor of a gaming device to execute the plurality of instructions to operate with an input device to:

receiving, an input at a~~the~~ gaming device for, a loan request including a loan amount; and

establishing, based on the loan amount, a balance of credits available for wagering at the gaming device;

causing the processor of the gaming device to execute the plurality of instructions to operate with a cash-out device to:

~~disabling a~~ the cash-out ~~mechanism device~~ of the gaming device; and

~~enabling~~ the cash-out ~~mechanism device~~ of the gaming device upon the occurrence one of:

receiving an approval of the loan request from at least one casino employee; and

determining that a payout at least equal to the loan request has been won at the gaming device using the established balance of credits, ~~wherein the loan amount is being~~ subtracted from the payout before the cash-out ~~mechanism device~~ is enabled.

Claim 59 (currently amended): The method of claim 58, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to:

sending, to a computing device, an indication of the loan request; and

sending, upon the occurrence of the payout at least equal to the loan request, an indication of cancellation of the loan request.

Claim 60 (currently amended): An apparatus, comprising:

a processor;

an input device;

a cash-out device; and

a storage device in communication with the processor, the storage device storing a program for directing the processor to operate with the cash-out device and the input device to:

perform the method of claim 58receive, at a gaming device, a loan request including a loan amount;

establish, based on the loan amount, a balance of credits available for wagering at the gaming device;

disable the cash-out device of the gaming device; and

enable the cash-out device of the gaming device upon the occurrence one

of:

receiving an approval of the loan request from at least one casino employee; and

determining that a payout at least equal to the loan request has been won at the gaming device using the established balance of credits, the loan amount being subtracted from the payout before the cash-out device is enabled.

Claim 61 (currently amended): A non-transitory computer readable medium encoded with instructions for directing a processor of a gaming device to operate with a cash out device and an input device to:

perform the method of claim 58
receive an input at the gaming device for a loan request including a loan amount;

establish, based on the loan amount, a balance of credits available for wagering at the gaming device;

disable the cash out device of the gaming device; and

enable the cash out device of the gaming device upon the occurrence one

of:

receiving an approval of the loan request from at least one casino employee; and

determining that a payout at least equal to the loan request has been won at the gaming device using the established balance of credits, the loan amount being subtracted from the payout before the cash out device is enabled.

Claim 62 (currently amended): A method of operating a gaming system including a memory device which stores a plurality of instructions, said method comprising:

causing a processor of a gaming device to execute the plurality of instructions to operate with a cash out device and an input device to:

receiving an indication that a player of a
the gaming device has requested a loan amount for wagering at the gaming device, wherein a
the cash out mechanism device of the gaming device is being disabled once a balance based on the loan amount has been established at the gaming device;

approving the loan amount, wherein the approval is being performed by at least one casino employee; and

storing an indication of the loan amount in association with the player.

Claim 63 (currently amended): The method of claim 62, further comprising:
causing the processor of the gaming device to execute the plurality of instructions to operate to:

determining that a predetermined period of time since a time at which the player finished playing the gaming device has passed;

determining that the player has not repaid the loan amount during the predetermined period of time; and

charging a credit card of the player for at least a portion of the loan amount that has not yet been repaid.

Claim 64 (currently amended): An apparatus, comprising:

a processor;

an input device;

a cash out device; and

a storage device in communication with the processor, the storage device storing a program for directing the processor to operate with the cash out device and the input device to:

~~perform the method of claim 62~~receive an indication that a player of a gaming device has requested a loan amount for wagering at the gaming device, the cash out device of the gaming device being disabled once a balance based on the loan amount has been established at the gaming device;

approve the loan amount, the approval being performed by at least one casino employee; and

store an indication of the loan amount in association with the player.

Claim 65 (currently amended): A non-transitory computer readable medium encoded with instructions for directing a processor of a gaming device to operate with a cash out device and an input device to:

perform the method of claim 62 receive an indication that a player of the gaming device has requested a loan amount for wagering at the gaming device, the cash out device of the gaming device being disabled once a balance based on the loan amount has been established at the gaming device;

approve the loan amount, the approval being performed by at least one casino employee; and

store an indication of the loan amount in association with the player.

Claim 66 (currently amended): A method of operating a gaming system including a memory device which stores a plurality of instructions, said method comprising:

causing a processor of a gaming device to execute the plurality of instructions to operate with an input device and a communication device to:

receiveing an input, at a the gaming device for, a loan request including a loan amount;

sending an indication of the loan request to a computing device; and

receiveing, from a computing device, an approval of the loan request based on a verification that a the player associated with the loan request is a current guest of a hotel associated with the gaming device; and

causing the processor of the gaming device to execute the plurality of instructions to operate with a cash-out device to enableing a the cash-out mechanism device of the gaming device based on an approval of the loan request.

Claim 67 (currently amended): The method of claim 66, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to transmitting, to the computing device, an identifier of the player associated with the loan request.

Claim 68 (currently amended): The method of claim 67, further comprising:
causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, from the player, the identifier of the player.

Claim 69 (currently amended): The method of claim 67, further comprising:
causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, from the computing device, a direction to prompt the player for a further identifier that verifies the player is currently a guest of a hotel associated with the gaming device.

Claim 70 (previously presented): The method of claim 69, wherein the further identifier comprises at least one of a personal identification number, a hotel room number, and a hotel room entry card identifier.

Claim 71 (currently amended): The method of claim 69, further comprising:
causing the processor of the gaming device to execute the plurality of instructions to operate to prompting the player for the further identifier.

Claim 72 (currently amended): The method of claim 71, further comprising:
causing the processor of the gaming device to execute the plurality of instructions to operate to:
receiveing the further identifier; and
transmitting the further identifier to the computing device.

Claim 73 (currently amended): The method of claim 72, further comprising:
causing the processor of the gaming device to execute the plurality of instructions to operate to receiveing, from the computing device, a confirmation that the player is currently a guest of a hotel associated with the gaming device, thereby receiving an approval of the loan request.

Claim 74 (currently amended): The method of claim 62, further comprising:

causing the processor of the gaming device to execute the plurality of instructions to operate to:

determining that the player has finished playing the gaming device before the loan amount has been repaid;

determining that the player has repaid the loan amount at a casino counter; and
storing an indication of the repayment of the loan amount.